

MAR 22 2006

Application No. 09/703,357

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

5      **In re Application of:** Banaugh et al.                      **Docket No.:** WELL0011  
         **Serial No. :** 09/703,357                                      **Art Unit:** 3624  
         **Filed:** 31 October 2000                                      **Examiner:** Kyle, Charles R.  
10      **Title:** Method and Apparatus for Integrated Payments Processing and Decisioning  
         for Internet Transactions

March 22, 2005

15      **Mailstop:** RCE  
         **Commissioner for Patents**  
         **P.O. Box 1450**  
         **Alexandria, VA 22313-1450**

20                                      **Preliminary Amendment**

Sir:

25      This is a Preliminary Amendment in response to the Advisory Action, mailed  
         February 27, 2006, for the above-identified patent application. Amendment to the  
         claims is attached hereto. The Commissioner is hereby authorized to charge any  
         additional fees due or credit any overpayment to Deposit Account No. 07-1445.